



(Affidavit #3 of Carmel Yoko Richter and Sherwin Jack-Yen Ho)  
(Sworn May 26, 2013)

NO. VLC-S-H-121044  
VANCOUVER REGISTRY

**IN THE SUPREME COURT OF BRITISH COLUMBIA**

BETWEEN:

HOME TRUST COMPANY

PETITIONER

AND:

STEWART EDWARD IRVINE,  
CARMEL YOKO RICHTER,  
SHERWIN JACK-YEN HO,  
OLYMPIA TRUST COMPANY, IN TRUST  
JOHN DOE and JANE (Tenants)

RESPONDENTS

**AFFIDAVIT**

We, Carmel Yoko Richter, Investor, of Coquitlam, British Columbia and Sherwin Jack-Yen Ho, Businessman, of Vancouver, British Columbia, SWEAR OR AFFIRM THAT:

1. We are the lenders in connection with the subject mortgage and have been involved with the attempted collection of the loan. We have reviewed all pertinent information. As such, we have personal and direct knowledge of the matters and facts hereinafter deposed to.
2. Now shown to us and attached to this our Affidavit, marked **Exhibit "A"** is a copy of our Realtor's summary of activity in the marketing of the subject property, being the house in Maple Ridge.

(Affidavit #3 of Carmel Yoko Richter and Sherwin Jack-Yen Ho)  
(Sworn May 26, 2013)

3. The property is thus listed now at \$669,800 having started at a price of \$749,900 last November when the Order for Conduct of Sale was first pronounced.

4. We are satisfied that the Realtor, Mr. Mugridge is doing a good job marketing the property, and the owners thus far are cooperative. *The listing agreement expires May 31<sup>st</sup>. We wish to continue the marketing effort. We may change Realtors.*

5. The approximate balance due under our mortgage is \$120,000.00 *m* *ck*

6. The approximate balance due Home Trust under its mortgage is \$467,770.91. There is still healthy equity for Home Trust in connection with the property. *[Signature]*

7. In our respectful view, there is no doubt that we are at far higher risk at the situation currently stands, and so would like to continue with the marketing effort.

8. We are in discussion with our Realtor regarding a price reduction and will report further to the Court depending on the outcome of our discussions, at the hearing.

9. We make this Affidavit in support of this foreclosure action as well as in support of our opposition to the Petitioner's application for Order for Conduct of Sale.

SWORN BEFORE ME at Vancouver,  
British Columbia, this 26<sup>th</sup> day of  
May, 2013.

*[Signature]*  
\_\_\_\_\_  
SHERWIN JACK-YEN HO

*[Signature]*  
\_\_\_\_\_  
CARMEL YOKO RICHTER

*[Signature]*  
\_\_\_\_\_  
Commissioner for taking Affidavits in British Columbia

*Jack Micner*

*Barrister and Solicitor  
Suite 440-5900 No. 3 Road  
Richmond, B.C. V6X 3P7  
Telephone (604)233-7001*



# results realty

20842 Lougheed Hwy Maple Ridge  
Tel: (604) 467-0811 Fax: (604) 466-0891

May 24, 2013

Marketing Report for: 26123 126th  
Maple Ridge, BC

List date: January 23, 2013  
Starting List Price: \$749,900  
Reduce Feb 12: \$749,900  
Reduced March 21: \$698,800  
Reduced April 16: \$669,800  
Current list price: \$669,800

While the property has been listed:

We did receive 2 offers. One was too low and they would not go any higher than \$630,000. The second offer was accepted at \$660,000 but fell apart due to financing! These buyers are still very interested in this property.

The Property has been shown: 7 times with 2 offers! There has also been 3957 emails sent out to buyers looking for a property like this and 1365 have been viewed to date.

During the time the property has been listed we have been marketing the property to all the other agents around town. We emailed a flyer out to all Port Coquitlam, Maple Ridge and Mission Realtors letting them know about the last price reduction. I also have the property listed on multiple websites like my own personal website [www.krismugridge.com](http://www.krismugridge.com) & [www.Remax.ca](http://www.Remax.ca), Realty Link and MLS. I have also advertised in the local paper. I have done a lot of extra marketing through Social Media which includes Facebook.

Right now the property is tenanted by the Owner! The owner has been good with us regarding showings! The feedback from the showings was it showed nice and was in good condition but it was outdated.

Regards,

Kris Mugridge  
Remax Results Realty  
604-467-0811

This is Exhibit "A" referred to in the  
affidavit of Carmel Richter & Sherwin Ho  
sworn before me at Vancouver  
this 26<sup>th</sup> day of May 2013

[Signature]  
A Commissioner for taking Affidavits  
for British Columbia

NO. VLC-S-H-121044  
VANCOUVER REGISTRY

**IN THE SUPREME COURT OF BRITISH COLUMBIA**

BETWEEN:

HOME TRUST COMPANY

PETITIONER

AND:

STEWART EDWARD IRVINE,  
CARMEL YOKO RICHTER,  
SHERWIN JACK-YEN HO,  
OLYMPIA TRUST COMPANY, IN TRUST  
JOHN DOE and JANE (Tenants)

RESPONDENTS

---

**A F F I D A V I T**

---

Our File: Cobbett & Cotton; re Richter/Ho v. Irvine et al  
File no. 21,903JM

**JACK MICNER**

SPRY HAWKINS MICNER  
Barrister and Solicitor  
Suite 440 – 5900 No. 3 Road  
Richmond, B.C.  
V6X 3P7

Telephone (604)233-7001  
Facsimile (604)233-7017

**Agent - Dye & Durham**  
**Telephone (604)257-1800**